

A method and apparatus for generating a Value Bearing Indicum (VBI) for on-line ticketing applications. A VBI may be generated by hashing user information to create a message digest that is used to create a digital signature. The digital signature is combined with the user information to create a VBI that can be validated by a variety of stand-alone or on-line methods. An on-line ticketing application using the VBI is described.

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CKS PAS325714.1-\* -2/16/01 9:24 AM